

# **EMERGENCY MANAGER REPORT**

# DISTRESSED UNIT APPEALS BOARD (DUAB)

January 16, 2020

Prepared by



# Distressed Unit Appeals Board

Emergency Manager Report Prepared by Gary Schools Recovery, LLC January 16, 2020

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## **1.0 EMERGENCY MANAGER UPDATE**

### **EMERGENCY MANAGER'S SUMMARY**

As 2019 drew to a close, the Gary Community School Corporation ramped up its efforts to serve the needs of the children of Gary. This was done in many ways. Below are only a few examples:

- F.A.C.E Director and Liaisons provided warmth and comfort to children and families through "Operation Keep Me Warm". Many children and families received coats, hats and gloves.
- Darius Garland, Point Guard for the Cleveland Cavaliers and Gary native, provided Christmas gifts for a Gary family.
- GCSC Director of Security, Detective Simon Lillie, Gary Police Officers, and community volunteers conducted shop with a cop for our students. It was a pleasure to see such happiness on the faces of our children.
- WOZ Ed Demo Day and PD for teachers and administrators was held on December 13, 2019.
- Schools provided assistance through food donations for our most struggling families. All donations came from within each school and baskets were prepared for families.

It is very heartwarming to see the kindness, compassion, and generosity demonstrated by the children of the GCSC.

During the Winter Break, staff of the Buildings & Grounds and Maintenance Department preformed the following:

- All schools: received filter replacement
- Marquette, GPA, Williams: Ceiling mounted VAV boxes repaired
- West Side: Repair leak in Penthouse 1 and replace all control valves in all penthouses
- GMS: Replaced broken thermostats located within walls
- McCullough: Repaired floor mounted pump in boiler room
- Marquette: Repair pump for cafeteria
- All buildings received deep cleaning, and floor stripping and waxing

In addition to the above, 161 light fixtures were replaced with energy efficient fixtures. Specifically, 102 cafeteria lights and 59 kitchen lights were replaced at West Side Leadership Academy.



### **GARY COMMUNITY SCHOOL CORPORATION EVENTS**

# DR. MORIKIS' CALENDAR OF EVENTS

- 2<sup>nd</sup> & 4<sup>th</sup> Mondays Meet Dr. Pete J's Breakfast Club 10:00am
- 2<sup>nd</sup> & 4<sup>th</sup> Tuesdays Radio Broadcast (WLTH) 12:30pm
- December 4 Fiscal Management Board Meeting 4:00pm
- December 9 Mr.LaRocco, IDOE Transportation Director @ Gary
- December 10 Advisory Board Meeting 6:00pm
- December 10- GAPS Holiday Symposium 4:00 P.M.
- WGVE Radio 4:00 P.M.
- December 19 Junkman Christmas Play Gary Middle School 7:00pm
- December 21- Gary Shop-With-A-Cop
- December 22 Lion King, Jr. 5:00pm
- December 24<sup>th</sup> WLTH Christmas Eve Show
- December 24 McCullough School Christmas McCullough and Garland Families

### GCSC DISTRICT HAPPENINGS

December 23 – Jan 1 - Winter Break



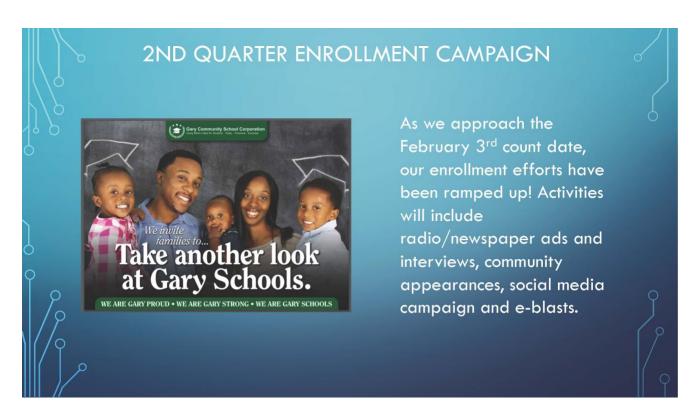
# 2.0 COMMUNICATIONS REPORT











# **Upcoming Dates in the District**

January 14th - (EM) Public Forum
January 20th - MLK Holiday (schools closed)

January 30th - MLK Convocation

February 3 - Count Day

February 8th - ACT Testing

February 11th - (EM) Public Forum

February 17th - President's Day (schools closed)

February 26th - Fiscal Management Board Meeting







# 3.0 PROPERTY INSURANCE RENEWAL

Included is the January 14, 2020 risk insurance renewal documentation. The District is recommending Option C. Option C provides us with a balance between cost of the premium and the individual deductibles.

## 2019 BUILDING APPRAISAL/ASSETS

Account Name:	GARY COMMUNITY SCH	OOL CO	RP.																		
			-													200					
		_	-																_		
			-							_											-20
LOCATION			t		-	BUILDING					-									-	
	Street Address	City	Stat	Zip	Occupancy	Construction	Year Bullt	# Stories	Square Footage	Sprinkler Y/N		ırv		Building		ВРР	Rents	Lapt	ops		Total
Laptop computers	various														_			\$ 2,00	0,000.00	\$	2,000,000.00
1 Beverldge Elementary	1234 CLEVELAND ST.	GARY	IN	46404-2424	SCHOOL - ELEM	FIRE RESISTIVE	1980	2	79,560	N	\$	89.79	\$	7,143,963.00	\$	841,052.00				\$	7,985,015.00
2 Williams Elementary	1320 E 19TH AVE.	GARY	IN	46407-2856	SCHOOL - ELEM	MASONRY - NON-COMBUS	2004	2	91,100	Υ	\$	178.79	\$	16,288,149.00	\$	669,432.00	1000000			\$	16,957,581.00
3 Gary Area Career Center	1800 E. 39TH AVE.	GARY	IN	46409-1207	SCHOOL - HIGH	MASONRY - NON-COMBUS	1968	1	184,185	N	\$	37.79	\$	6,959,752.00	\$	6,385,119.00	landere e			\$	13,344,871.00
4 Lincoln Achievement	1988 POLK ST.	GARY	IN	4407-2443	ADMINISTRATION	FIRE RESISTIVE	1980	2	69,666	N	\$	277.85	\$	19,356,995.00	\$	929,952.00				\$	20,286,947.00
5 Glen Park Academy	5002 MADISON	GARY	IN	46408-4655	SCHOOL - ELEM	MASONRY - NON-COMBUS	2006	2	106,080		\$	173.89	\$	18,446,569.00	\$	742,615.00	\$ 1,489,184.00			\$	20,678,368.00
6 Wirt/Ernerson VPA	210 NORTH GRAND BLV	GARY	IN	46403-1903	SCHOOL - HIGH	MASONRY - NON-COMBUS	1939	3	190,727	Y	\$	195.21	\$	37,230,935.00	\$	3,225,436.00				\$	40,456,371.00
7 Bethune Pre-School	2367 E. 21STT AVE.	GARY	IN	46407-1707	SCHOOL - ELEM	FIRE RESISTIVE	1980	2	50,920	N	\$	91.55	\$	4,661,837.00	\$	544,646.00				\$	5,206,483.00
8 Banneker K-6	301 N. PARKE ST.	GARY	IN	46403-2178	SCHOOL - ELEM	FIRE RESISTIVE	1971	1	90,445	N	\$	205.51	\$	18,586,980.00	\$	793,427.00				\$	19,380,407.00
9 Deep River Outdoor Ed. Center	3100 LIVERPOOL RD.	GARY	IN	46405-3003	SCHOOL - HIGH	FIRE RESISTIVE	1980	2	12,362	N	\$	46.35	\$	572,985.00	\$	141,232.00				\$	714,217.00
O Locke	3757 W. 21ST. AVE.	GARY	IN	46404-2848	SCHOOL - HIGH	MASONRY - NON-COMBUS	1957	1	49,983	Y	\$	251.49	\$	12,570,142.00	\$	750,000.00	\$ 2,449,000.00			\$	15,769,142.00
1 Buildings, Grounds & Maint.	3840 GEORGIA ST.	GARY	IN	46409-1607	SCHOOL - ELEM	FIRE RESISTIVE	1980	2	73,360	Y	\$	40.42	\$	2,965,529.00	\$	1,161,264.00				\$	4,126,793.00
2 Bailly Preparatory Academy	4621 GEORGIA ST.	GARY	IN	46409-2545	SCHOOL - ELEM	MASONRY - NON-COMBUS	1962	2	103,217	N	\$	174.24	\$	17,984,603.00	\$	1,780,942.00				\$	19,765,545.00
3 Marquette Elementary	6401 HEMLOCK AVE.	GARY	IN	46403-1170	SCHOOL - ELEM	MASONRY - NON-COMBUS	2005	2	91,900	Y	\$	177.24	\$	16,288,149.00	\$	519,693.00	\$ 1,278,816.00			\$	18,086,658.00
4 Roosevelt Career & Tech Academy	730 W. 25TH AVE.	GARY	IN	46407-3525	SCHOOL - HIGH	MASONRY - NON-COMBUS	1926	3	427,306	Y	\$	113.16	\$	48,355,597.00	\$	2,919,930.00				\$	51,275,527.00
.5 Westside Leadership Academy	9TH AVE. & GERRY	GARY	IN	46406	SCHOOL - HIGH	MASONRY - NON-COMBUS	1968	2	480,000	Y	\$	89.95	\$	43,174,653.00	\$	4,201,580.00				\$	47,376,233.00
	TOTALS								2,100,811	3.5	5	128.80	s	270,586,838.00	\$	25,606,320.00	\$ 5,217,000.00	\$ 2.00	0,000.00	s	303,410,158.00

2019 GCSC SOV



## 2020 BUILDING APPRAISAL/ASSETS

	Account Name:	GARY COMMUNITY SCHOOL CORP.		_								
	SAI:	1828R9007		H								
	Subset Name:	ENTIRE SOV:					3-8					
												e
	LOCATION			H			BUILDING					
Open/Closed		Street Address	City	Stat	Zip	Occupancy	Construction	Year Built # Stories	# Stories	Square Footage	Sprinkler Y/N	5
	Laptop computers	various		H								
Open	1 Beveridge Elementary	1234 CLEVELAND ST.	GARY	IN 464	46404-2424	SCHOOL - ELEM	FIRE RESISTIVE	1957	2	79,560	Z	\$166
Open	2 Williams Elementary	1320 E 19TH AVE.	GARY	IN 464	46407-2856	SCHOOL - ELEM	MASONRY - NON-COMBUS	2005	2	91,100	٨	\$179
Open	3 Gary Area Career Center	1800 E. 39TH AVE.	GARY	IN 464	46409-1207	SCHOOL - HIGH	MASONRY - NON-COMBUS	1968	1	184,185	Z	\$163
Open	5 Glen Park Academy	5002 MADISON	GARY	IN 464	46408-4655	SCHOOL - ELEM	MASONRY - NON-COMBUS	2006	2	106,080		\$174
Open	7 Bethune Early Childhood Development	2367 E. 21STT AVE.	GARY	IN 464	46407-1707	SCHOOL - ELEM	FIRE RESISTIVE	1957	2	50,920	Z	\$164
Open	8 Gary Middle School	301 N. PARKE ST.	GARY	IN 464	46403-2178	SCHOOL - ELEM	FIRE RESISTIVE	1971	1	90,445	Z	\$174
Open	9 Deep River Outdoor Ed. Center	3100 LIVERPOOL RD.	GARY	IN 464	46405-3003	SCHOOL, AUXILIARY BUILDINGS	Various	1968	2	8,362	z	\$80
Open	11 McCullough Academy	3757 W. 21ST. AVE.	GARY	IN 464	46404-2848	SCHOOL - HIGH	MASONRY - NON-COMBUS	1957	1	49,983	٨	\$164
Open	12 Buildings, Grounds & Maint.	3840 GEORGIA ST.	GARY	IN 464	46409-1607	SCHOOL - ELEM	FIRE RESISTIVE	1977	2	73,360	٨	\$147
Open	13 Bailly Preparatory Academy	4621 GEORGIA ST.	GARY	IN 464	46409-2545	SCHOOL - ELEM	MASONRY - NON-COMBUS	1963	2	103,217	Z	\$175
Open	14 Banneker Elementary at Marquette	6401 HEMLOCK AVE.	GARY	IN 464	46403-1170	SCHOOL - ELEM	MASONRY - NON-COMBUS	2005	2	91,900	^	\$177
Open	15 Roosevelt Career & Tech Academy	730 W. 25TH AVE.	GARY	IN 464	46407-3525	SCHOOL - HIGH	MASONRY - NON-COMBUS	1922	3	427,306	٨	\$184
Open	16 Roosevelt Career & Tech Academy	West 25th Street	GARY	IN 464	46407-3525	AUXILIARY BUILDINGS	Various	1968		22,332		\$58
Open	17 Westside Leadership Academy	9TH AVE. & GERRY	GARY	IN 46406		SCHOOL - HIGH	MASONRY - NON-COMBUS	1950	2	480,000	^	\$185
	18 Westside Leadership Academy	900 Gerry Street	GARY	IN 46406		AUXILIARY BUILDINGS	Various	1980		13,064		\$47
		TOTALS										

Account Name:						
SAI:						
Subset Name:						
OCATION						
	Building 2020	BPP 2020	Rents	Laptops	Total	Document
aptop computers				\$ 2,000,000.00	\$ 2,000,000.00	
Beveridge Elementary	\$ 13,229,940.00 \$	\$ 552,577.00			\$ 13,782,517.00	13,782,517.00 11 GCS Elementary Schools
Williams Elementary	\$ 16,345,370.00	\$ 634,317.00			\$ 16,979,687.00	16,979,687.00 38 GCS Elementary Schools
Sary Area Career Center	\$ 29,963,160.00 \$	\$ 1,066,677.00			\$ 31,029,837.00	31,029,837.00 21 GSC Elementary Schools
Glen Park Academy	\$ 18,479,330.00	\$ 538,617.00	\$ 1,489,184.00		\$ 20,507,131.00	20,507,131.00 16 GCS Elementary Schools
Bethune Early Childhood Development	\$ 8,329,530.00	\$ 372,207.00			\$ 8,701,737.00	8,701,737.00 7 GCS Elementary Schools
Sary Middle School	\$ 15,762,660.00 \$	\$ 1,421,977.00			\$ 17,184,637.00	17,184,637.00 6 GCS Middle Schools
Deep River Outdoor Ed. Center	\$ 672,040.00				\$ 672,040.00	672,040.00 1 GCS Deep River
McCullough Academy	\$ 8,180,140.00 \$	\$ 347,207.00 \$	\$ 2,449,000.00		\$ 10,976,347.00	10,976,347.00 33 GCS Elementary Schools
Buildings, Grounds & Maint.	\$ 10,798,670.00	\$ 769,707.00			\$ 11,568,377.00	11,568,377.00 13 GCS Deep River
Sailly Preparatory Academy	\$ 18,093,530.00	\$ 533,177.00			\$ 18,626,707.00	18,626,707.00 1 GCS Middle Schools
Banneker Elementary at Marquette	\$ 16,308,200.00	\$ 775,317.00	\$ 1,278,816.00		\$ 18,362,333.00	18,362,333.00 1 GCS Elementary Schools
Roosevelt Career & Tech Academy	\$ 78,834,880.00	\$ 715,600.00			\$ 79,550,480.00	79,550,480.00 1 GCS Highschools
Roosevelt Career & Tech Academy	\$ 1,297,880.00	\$ 397,600.00			\$ 1,695,480.00	
Westside Leadership Academy	\$ 88,602,630.00	\$ 1,824,963.00			\$ 90,427,593.00	90,427,593.00 22 GCS Highschools
Westside Leadership Academy	\$ 613,700.00 \$	\$ 600,700.00			\$ 1,214,400.00	
	\$ 325.511.660.00 \$	\$ 10,550,643.00 \$	\$ 5.217.000.00	\$ 2,000,000.00 \$	\$ 343,279,303.00	



## PROPERTY INSURANCE RENEWAL OPTIONS

	Expiring	Option A	Option B	Option C	
		1st Quote		Revised Primary - Premium & Dedu	ctible
		Higher Deductible & Premium	Same Deductible as Expiring	Mixed Deductible vs Expiring	
Calendar Year	2019	2020	2020	2020	
Amount of Insurance	\$100,000,000	\$100,000,000	\$100,000,000	\$100,000,000	
Property Claims	\$1,416,546	tbd	tbd	tbd	
P0	water damage & fire				
Deductibles					
Fire / AOP Water Damage Wind/Hail	\$250,000	\$500,000	\$250,000	\$500,000	
Premium: All Layers	\$458,906	\$890,315	\$946,690	\$777,565	
Primary \$10MM policy Excess \$90MM xs \$10MM p	\$387,156 \$71,750		\$845,625 \$101,065		Alternate Excess: Approx. \$128,125
Insurance Companies	Lexington & Homeland	Lexington, Landmark & Homeland	Lexington, Landmark & Homeland		Quote Share & _ayered with Hallmark, Markel, and Mitsui

2020 Options



Calendar Year		2014		2015	- 2	2016		2017		2018		2019	2020
Premium	\$	1,489,548	\$	1,561,320	\$	875,586	\$	490,975	\$	448,950	\$	458,906	\$ 777,565
Property Claims	\$	2,280,769	\$		\$		\$		\$		\$	1,416,546	tbd
	wate	er damage									wat fire	er damage &	
Deductibles													
Fire / AOP	\$	100,000	\$	100,000	\$100K	/ \$1MM	\$	1,000,000	\$	250,000	\$	250,000	\$ 250,000
Water Damage	\$	100,000	\$	100,000	\$100K	/ \$1MM	\$	1,000,000	\$	250,000	\$	250,000	\$ 500,000
Wind/Hail	\$	250,000	\$	250,000	\$100K	/ \$1MM	\$	1,000,000	\$	250,000	\$	250,000	\$ 500,000
	1				2 polici								 
	-		_	2012222	I	13 mo. &			Axis			ington &	ngton &
Carriers	Trav	velers .	Trav	relers	I	13 mo. & rs 9 mo.	Lloy	ds & various	ı			ngton & neland	ngton & eland

Year Over Year



Market	Response
Allianz	"Joe, we are not a writer of schools so I will close this file."
Am Risc	"we will need to decline this account due to, too far inland and this is more of fire risk than wind driven".
Arch	Unable to consider primary. Offered 5x5 buffer layer for \$70k.
Allied World	"Thanks for the follow up. After a review, this is not a risk that fits within our guidelines. We will decline to offer terms."
Arrowhead	"Too much convective exposure for me. Have to pass."
Avondale	"This TIV is outside our authority"
AXA XL	"We will have to decline due to loss history we will have to decline. Sorry we couldn't be of more help."  "Bad news & I apologize for the late notice, but I was not approved to quote this one. We have had some substantial losses in this class recent & with this particular one having just had a seven-figure loss in the last term, my approval was denied. I wish I had better news. Please let me
Axis	know if you have any questions."
Berkshire	"we wouldn't be a market for occupied schools, so the Gary Community one would be a decline from us"
Diamond State	"we are declining this account as we are no longer a market for layered deals"
Evere st	"I could take a look at supporting 50% of the primary 10M with the \$500k AOP deductible but I don't anticipate being able to hit Lex's pricing. Even with a credit for the higher deductible, they have had several large losses in the past, and we are offering full flood and quake in our layer
Great American	"Thanks for the updated info on this one. Given the loss history, I am going to take a pass unfortunately."
GenStar	"This just doesn't fit our appetite or where we are having success. Doesn't matter if Lex is changing. Not something we are going to be able to compete on."
Hallmark	Quota Share 50% of 15MM xs 10MM layer. \$65K Layer Premium.
James River	Excess Only, attachment point would have to be at \$25M.
Liberty Mutual	"I have to take a pass on quoting this one. There are multiple code violations outstanding on boilers at the various schools, and based on the number of time sthe district has been in the news for their budget crisis, with it being public knowledge that the boilers at the schools have not been chemically treated in years, makes this account undesirable to write as new business."
London	Quota Share 50% of \$10MM Primary @ Premium range from \$700K - \$950K for layer. Require \$500K AOP deductible & add'l info to proceed.
Markel	Quota Share 50% of 15MM xs 10MM layer. \$65K Layer Premium.
Maxum	Would need to attach at \$50M.
Mitsui	Would need to attach at \$25M. Approximately \$60K premium for \$75MM xs \$25MM.
RLI	"Due to the area this one is located we can only consider on an excess layer. We would have to be out of any single building."
Seneca	"Thanks for the submission Joe but we are going to have to decline. Unfortunately this risk falls outside of our underwriting appetite. We are not a market for this class of business."
SwissRe	Quota Share 50% of \$10M Primary @ \$750K-\$800K premium with \$1MM Water deductible; warranting sprinklers, maintenance & security for Roosevelt HS location.
Travelers	"Unfortunately I wasn't able to get approval to move forward on this one. We had some tough engineering reports and losses that factored into that decision. Hopefully a loss free or low loss year will help improve the overall account quality."
Westchester	"Unfortunately, I'm coming in very north of your target. Realistically, given the loss history on this account I would need closer to a seven figure premium for the \$10M primary. Additionally, in order to consider, we would need more information on the losses and if any measures have been taken to mitigate future claims. The trend is concerning given the severity of these claims." "Subject to review of the loss history, we would need to be at a minimum of \$1,00,000 for the primary \$10M is this something you can
	a publiculture view of the ross history, we would need to be at a minimum of \$1,000,000 for the primary \$10ML Is this something you can

Market Feedback



YEAR	DATE	LARGE CLAIM	AMOUNT	ADDRESS	TOTAL LOSSES FOR THE YEAR	STATUS
2007	15-Aug	Wind - roof damage	\$1,411,785	4621 Georgia St	\$1,413,408	Closed
2008						
2009						
2010						
2011						
2012	1-Aug	Wind - roof damage	\$939,637	9TH & Gerry	\$939,637	Closed
2013						
2014	6-Jan	Water - burst pipe. Heat out during winter storm	\$2,279,320	4621 Georgia St	\$2,280,769	Closed
2015						
2016						
2017						
2018						
2019	29-Jan	Water - pipe burst	\$1,329,774	730 W 25th	\$1,416,546	Open

Large Losses



## 4.0 UPDATE ON ROOSEVELT HIGH SCHOOL BUILDING

# GCSC AND EDISONLEARNING NETWORK INNOVATION AGREEMENT

Gary Community School Corporation and EdisonLearning entered into an Innovation Network Agreement in 2017. In summary, Edison operates Roosevelt High School and GCSC maintains the school building.

Maintenance of the Roosevelt building, like all GCSC buildings, includes the following services:

- Utilities
- Maintenance
  - Major
  - Preventative
  - Emergency
- Custodial
- Repairs
- Grounds

#### CONDITION OF ROOSEVELT PRIOR TO FEBRUARY 2019

Roosevelt was built in 1922. The heating system is mostly original equipment and systems. Boilers heat water which is circulated via pipes behind walls throughout the building and into individual rooms.

The pipes behind the walls that run throughout the over 700,000 square foot building are mostly original and have not been repaired or replaced over time.

#### DAMAGE TO ROOSEVELT FEBRUARY 2019

Extreme weather struck Gary and the Region in February 2019. Water pipes and univents froze and then burst throughout the building. Damage to building was significant.

After several weeks of attempted repairs, efforts were stopped. With the close collaboration from EdisonLearning personnel, students were relocated to the Gary Area Career Center where they are today.



#### **ESTIMATED COST TO REPAIR ROOSEVELT**

To return Roosevelt to occupancy the following repairs are required:

- Pipes and univents
- Boilers as needed
- Water damage
- Air quality mitigation
- Asbestos mitigation
- Cleaning

These repairs are required throughout the building even though only a small section of the building was occupied.

The estimated costs for repairs are a range of \$6,000,000 - \$10,000,000.

Property insurance would cover less than \$1,000,000 of repairs.

#### GCSC COMMUNITY OUTREACH

GCSC held two public forums to update the community and seek feedback on viable options to repair Roosevelt.

One public forum was conducted jointly with EdisonLearning. Information on the condition and costs to repair Roosevelt was presented. A video was shown and posted on the GCSC web site and social media sites so interested individuals could see the damage to the building.

GCSC asked for feedback at the forums as well as through social media sites and a dedicated email address.

#### ADDITIONAL ESTIMATED COST TO REPAIR ROOSEVELT

Feedback from the forums indicated the community would like to double and triple confirm the estimated costs for repairs.

GCSC issued an RFQ for contractors to provide quotes to repair Roosevelt. One contractor, Powers and Sons, responded to the RFQ. The Powers and Sons estimated fee to repair Roosevelt is a range of \$9,650,000 - \$15,000,000.



### **GCSC ACTION REGARDING ROOSEVELT**

The deadline for a contractor who meets the RFQ requirements to submit a proposal was Friday January 10, 2020. Without additional proposals and cost estimates, as of January 10, 2020 GCSC now has definitive information to make a determination about the building.

